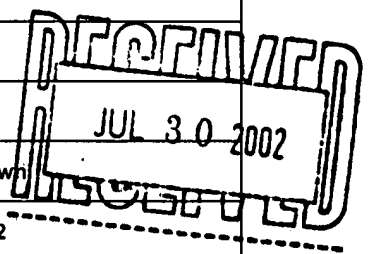




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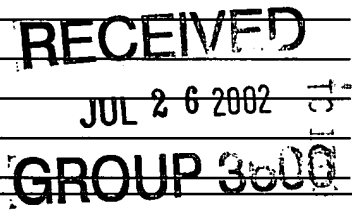
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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

TRANSMITTAL FORM (to be used for all correspondence during pendency of filed application)	0001/PTO Rev. 10/95	Department of Commerce Patent and Trademark Office	Application Number	09/675,992
			Filing Date	September 29, 2000
			First Named Inventor	Walter Lee et al.
			Confirmation No.	1738
			Group Art Unit Number	2166
			Examiner Name	Not yet known
Total Number of Pages in This Submission		5**	Attorney Docket Number	13553-05122



ENCLOSURES (check all that apply)	
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Signature:		
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PATENT

IN THE UNITED STATES

PATENT AND TRADEMARK OFFICE

APPLICANT(S): Walter Lee et al.
APPLICATION NO.: 09/675,992
FILING DATE: September 29, 2000
TITLE: Score Based Decisioning
EXAMINER: Not yet known
GROUP ART UNIT: 2161
ATTY. DKT. NO.: 13553-05122

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose. Below is an English summary of the abstract of the four Japanese patents cited in this supplemental information disclosure statement.

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TC 1700 MAIL ROOM

4-220,758

This reference appears to disclose a method of predicting future data in a time series problem by using neural networks. In order to predict future data, time series data is input to a pre-trained neural network to obtain data for a specific future time. For pattern recognition, future data output from a previous neural network and the time series data are input to another neural network to detect a pattern in the time series. Multiple neural networks can be used both for predicting future data in a time series problem and for pattern recognition in the time series.

4-113,220

The reference appears to disclose a method and apparatus for identification of type of abnormality. Various sensors' output, including abnormality signals (indicating time and source of abnormality), is recorded as a time series. Data are extracted from points prior to and subsequent to the timing of abnormality in the recorded time series and is input to a pre-trained neural network for identification of the abnormality type.

63-184870

The reference appears to disclose an apparatus for processing cash transactions for a credit card. The card carries credit information indicating credit-worthiness of the card holder determined based upon past credit card transactions. In on-line operation, the credit information on the card is updated by instructions received from a center. In off-line operation, the cash withdrawal limit is calculated based upon the updated credit information stored in the card.

62-75768

The reference appears to disclose a system for detecting fraudulent card transactions. The system comprises a card, a transaction machine, and a processing center. When an offline card transaction is done, the transaction machine writes the offline transaction record to the card and also stores the offline transaction records. When the card is online with the processing center, the offline transaction records stored in the card are transmitted to the processing center to update the transaction records at the processing center. By comparing the offline transaction records updated at the processing center and the offline transaction records stored in the transaction machine, it is possible to detect fraudulent cards.

The filing of this Supplemental Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Information Disclosure Statement is being filed before the mailing date of a first office action on the merits.

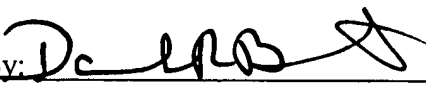
No fee is required for the consideration of the accompanying Supplemental Information Disclosure Statement.

PATENT

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,
WALTER W. LEE, DANIEL SHOHAM, WESLEY
K. WILHELM, JOSPEH P. MILANA AND
ALAN P. JOST

Dated: 2 July 2002.

By: 
Daniel R. Brownstone, Reg. No.: 46,581
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306
Tel.: (415) 875-2358
Fax.: (415) 281-1350

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FORM PTO-1449
(REV. 6-89)U.S. DEPARTMENT OF COMMERCE
Patent and Trademark OfficeAttorney's Docket No.
13553-05122Application No.
09/675,992**INFORMATION DISCLOSURE CITATION**

(Use several sheets if necessary)

Applicant

Walter Lee, et al.

Filing Date
September 29, 2000Group Art Unit
2161**U.S. PATENT DOCUMENTS**

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	A1						
	A2						
	A3						
	A4						
	A5						
	A6						
	A7						
	A8						
	A9						
	A10						

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TC 1700 MAIL ROOM**FOREIGN PATENT DOCUMENTS**

		Document Number	Date	Country	Class	Subclass	Translation	
							Yes	No
	B1	4-220758	08/11/92	Japan	G06F	15/18	X	
	B2	4-113220	04/14/92	Japan	G01	3/00	X	
	B3	63-184870	07/30/88	Japan	G06F	15/30	X	
	B4	62-75768	04/07/87	Japan	G06F	15/30	X	
	B5							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	C1	Demby, E. <i>Fighting Fraud in Cyberspace Collections and Credit Risk</i> , April 2000, Vol 5, No. 4 pp 67,72.
	C2	Murphy, P. <i>Fighting Internet Card Fraud, Credit Card Management</i> , July 2000, Vol 13, No. 4, pp18-26.
	C3	<i>Vendors Cast Their Neural Nets to Catch Fraud in Online Sales</i> ; Debt Card News, Vol. 4, No. 23, May, 1999.
	C4	International Search Report for PCT/US01/30193
	C5	
	C6	

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered.
Include copy of this form with next communication to applicant.